

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Koch
Debtor

Case No. 20-00542-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 50

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db +Kathy Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
5301452 +ABSC Recovery, 3189 Princeton Road, Suite 217, Hamilton, OH 45011-5338
5301411 +Altus GTS Inc, 2400 Veterans Memorial Blvd., Suite 300, Kenner, LA 70062-8725
5301412 +Backyard Prodcasting, 1685 Four Mile Drive, Williamsport, PA 17701-1975
5301413 +BestLine Leasing, 2582 Gateway Drive, State College, PA 16801-3019
5301395 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
5301416 +Cambece Law, 200 Cummings Center, Suite 173 D, Beverly, MA 01915-6190
5301423 +Empire Solutions, 7406 Route 98, Arcade, NY 14009-9713
5301451 +Energex, 95 Energex Drive, Mifflintown, PA 17059-7748
5301400 +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5301401 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5301448 On Deck Capital, Inc., 101 West Colfax Ave., Floor 9, Denver, CO 80123
5301437 +Szabo Assoc., 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1395
5301454 +The Muncy Bank and Trust Company, c/o Tina Hopple, Loan Assistant, 2 North Main Street,
Muncy, PA 17756-1000
5301438 +Tim & Doreen Stickles, 9845 North Route 220 Highway, Jersey Shore, PA 17740-7893
5301407 +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
5301442 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5301440 +Williamsport Sun Gazette, 252 West 4th Street, Williamsport, PA 17701-6133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Feb 28 2020 19:03:54 Paul W McElrath, Jr.,
McElrath Legal Holdings, LLC, 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Feb 28 2020 19:04:05 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5301450 +E-mail/Text: mnapoletano@ars-llc.biz Feb 28 2020 19:04:15 Ability Recovery Service,
PO Box 4031, Wyoming, PA 18644-0031
5301394 EDI: BANKAMER.COM Feb 29 2020 00:03:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
5301443 E-mail/PDF: resurgentbknofications@resurgent.com Feb 28 2020 19:07:35 CACH, LLC,
PO BOX 10587, GREENVILLE, SC 29603-0587
5301444 EDI: BL-BECKET.COM Feb 29 2020 00:03:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5301396 +EDI: CHASE.COM Feb 29 2020 00:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5301418 +EDI: CITICORP.COM Feb 29 2020 00:03:00 Citibank, 701 East 60th Street N,
Sioux Falls, SD 57104-0493
5301419 +EDI: COMCASTBLCENT Feb 29 2020 00:03:00 Comcast, Po Box 3001,
Southeastern, PA 19398-3001
5301446 EDI: Q3G.COM Feb 29 2020 00:03:00 Department Store National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
5301397 +E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2020 19:04:07 Dept Of Education/neln,
121 S 13th St, Lincoln, NE 68508-1904
5301409 EDI: DISCOVER.COM Feb 29 2020 00:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5301398 +EDI: DISCOVER.COM Feb 29 2020 00:03:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
5301399 +EDI: TSYS2.COM Feb 29 2020 00:03:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
5301424 +E-mail/Text: collections@e-hps.com Feb 28 2020 19:03:57 Heartland Payment Systems,
1 Heartland Way, Jeffersonville, IN 47130-5870
5301426 EDI: IRS.COM Feb 29 2020 00:03:00 Internal Revenue Service, Insolvency Unit, POB 628,
Pittsburgh, PA 15230
5301402 +E-mail/Text: bncnotices@becket-lee.com Feb 28 2020 19:03:58 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5301456 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 28 2020 19:07:35 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,
LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
5301455 E-mail/PDF: resurgentbknofications@resurgent.com Feb 28 2020 19:07:44 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5301403 E-mail/Text: camanagement@mtb.com Feb 28 2020 19:04:01 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
5301441 E-mail/Text: camanagement@mtb.com Feb 28 2020 19:04:01 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
5301404 +EDI: MID8.COM Feb 29 2020 00:03:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
5301445 +EDI: MID8.COM Feb 29 2020 00:03:00 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5301453 +E-mail/Text: bankruptcy@ondeck.com Feb 28 2020 19:04:16 On Deck Capital, Inc.,
101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
5301432 +E-mail/Text: bankruptcy@ondeck.com Feb 28 2020 19:04:16 OnDeck Capital Inc.,
1400 Broadway, New York, NY 10018-5300
5301433 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2020 19:04:05 PA Department of Revenue,
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5301447 EDI: PRA.COM Feb 29 2020 00:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
5301405 +EDI: PRA.COM Feb 29 2020 00:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
5301435 +EDI: RMSC.COM Feb 29 2020 00:03:00 SYNCB, PO BOX 965015, Orlando, FL 32896-5015
5301406 +EDI: RMSC.COM Feb 29 2020 00:03:00 SynCB/sams Club, Po Box 965005,
Orlando, FL 32896-5005
5301408 +E-mail/Text: electronicbkydocs@nelnet.net Feb 28 2020 19:04:07
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
5301414* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
5301415* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
5301417* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5301420* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
5301421* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5301422* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
5301425* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
5301427* +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
5301428* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5301429* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5301430* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)
5301431* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
5301434* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5301436* +SynCB/sams Club, Po Box 965005, Orlando, FL 32896-5005
5301439* +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
5301410 ##+AIP Solutions, 9449 N 90th Street Suite 201, Scottsdale, AZ 85258-5037
TOTALS: 0, * 17, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Paul W McElrath, Jr. on behalf of Debtor 1 Kathy Koch ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Kathy Koch	Social Security number or ITIN:	xxx-xx-2130
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 1/26/17
Case number:	4:20-bk-00542-RNO	Date case converted to chapter:	7 2/13/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathy Koch	
2. All other names used in the last 8 years		
3. Address	124 Mountain View Drive Jersey Shore, PA 17740	
4. Debtor's attorney Name and address	Paul W McElrath Jr. McElrath Legal Holdings, LLC 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412 765-3606 Email: ecf@mcelrathlaw.com
5. Bankruptcy trustee Name and address		Contact phone _____ Email: NONE

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: 2/28/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 15, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: City Hall, Community Room, 2nd Floor, 245 West 4th Street, Williamsport, PA 17701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/14/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the	

objection by the deadline to object to exemptions in line 9.